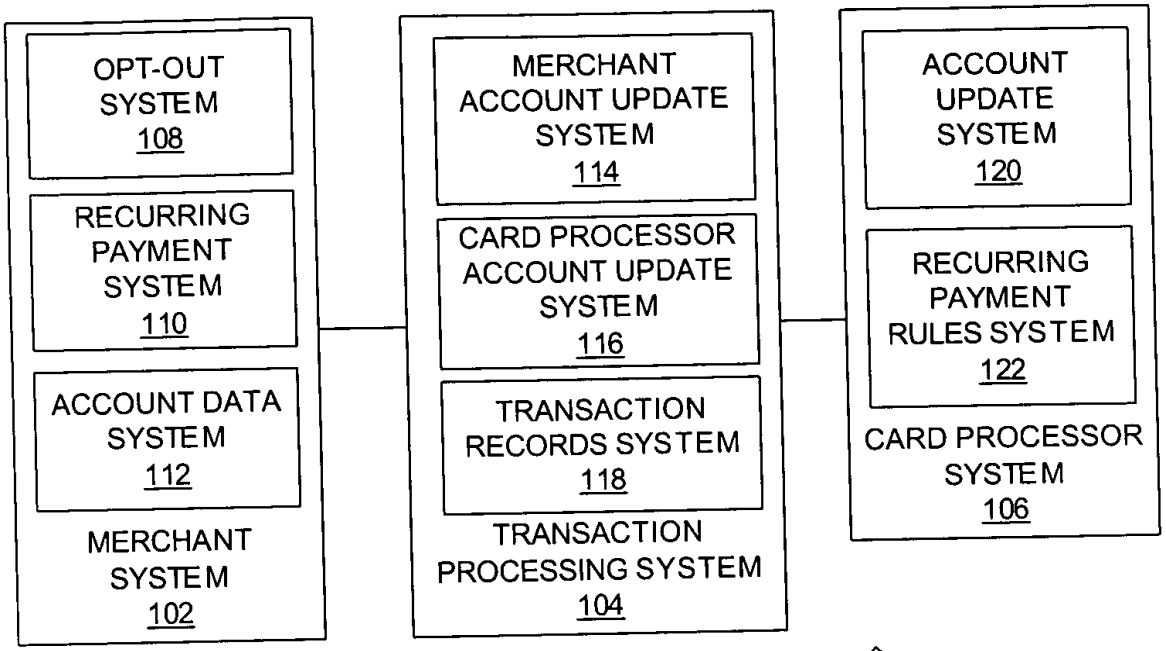
OPT-OUT SYSTEM 108
RECURRING PAYMENT SYSTEM 110
ACCOUNT DATA SYSTEM 112
MERCHANT SYSTEM 102
MERCHANT ACCOUNT UPDATE SYSTEM 114
CARD PROCESSOR ACCOUNT UPDATE SYSTEM 116
TRANSACTION RECORDS SYSTEM 118
TRANSACTION PROCESSING SYSTEM 104
ACCOUNT UPDATE SYSTEM 120
RECURRING PAYMENT RULES SYSTEM 122
CARD PROCESSOR SYSTEM 106

FIGURE 1 100

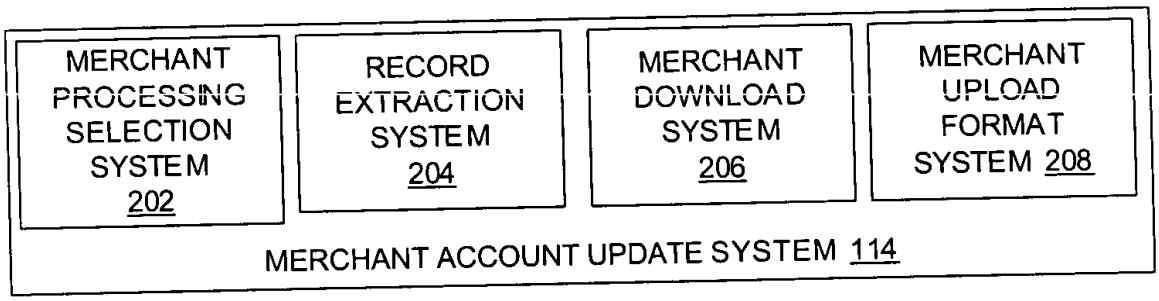
MERCHANT PROCESSING SELECTION SYSTEM 202
RECORD EXTRACTION SYSTEM 204
MERCHANT DOWNLOAD SYSTEM 206
MERCHANT UPLOAD FORMAT SYSTEM 208
MERCHANT ACCOUNT UPDATE SYSTEM 114

FIGURE 2 200

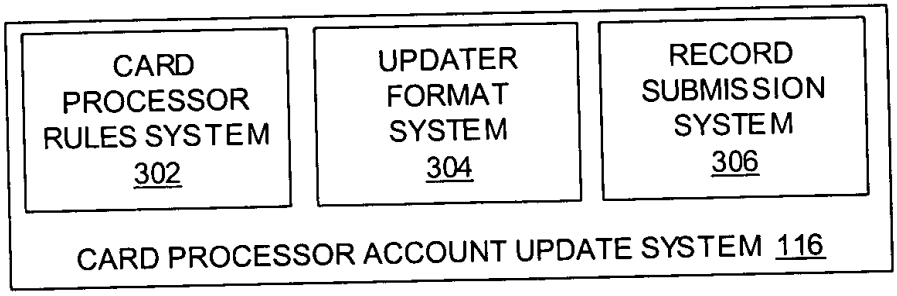
CARD PROCESSOR RULES SYSTEM 302
UPDATER FORMAT SYSTEM 304
RECORD SUBMISSION SYSTEM 306
CARD PROCESSOR ACCOUNT UPDATE SYSTEM 116

FIGURE 3 300

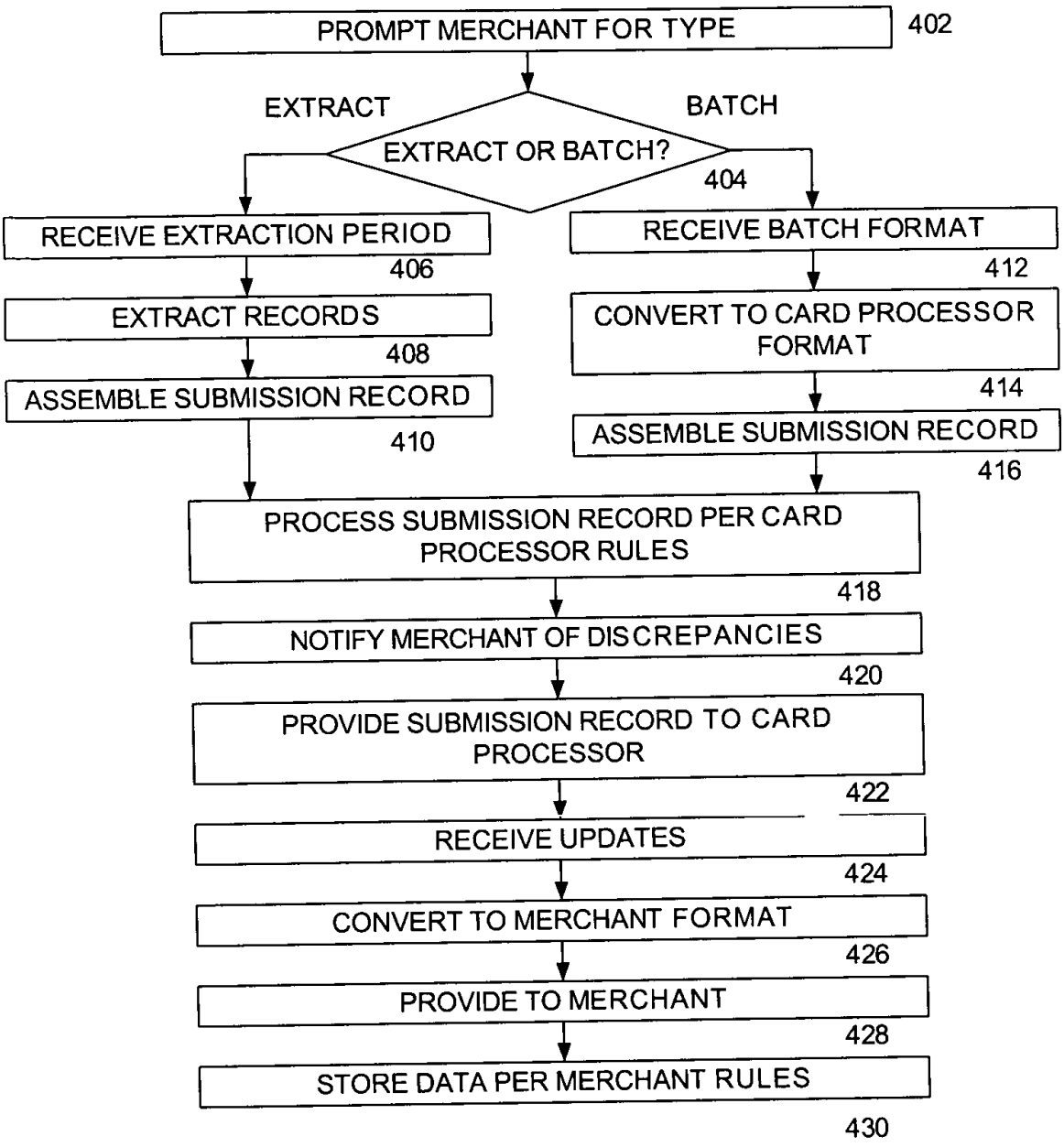
PROMPT MERCHANT FOR TYPE
402
EXTRACT
BATCH
EXTRACT OR BATCH?
404
RECEIVE EXTRACTION PERIOD
406
EXTRACT RECORDS
408
ASSEMBLE SUBMISSION RECORD
410
RECEIVE BATCH FORMAT
412
CONVERT TO CARD PROCESSOR FORMAT
414
ASSEMBLE SUBMISSION RECORD
416
PROCESS SUBMISSION RECORD PER CARD PROCESSOR RULES
418
NOTIFY MERCHANT OF DISCREPANCIES
420
PROVIDE SUBMISSION RECORD TO CARD PROCESSOR
422
RECEIVE UPDATES
424
CONVERT TO MERCHANT FORMAT
426
PROVIDE TO MERCHANT
428
STORE DATA PER MERCHANT RULES
430

FIGURE 4 400

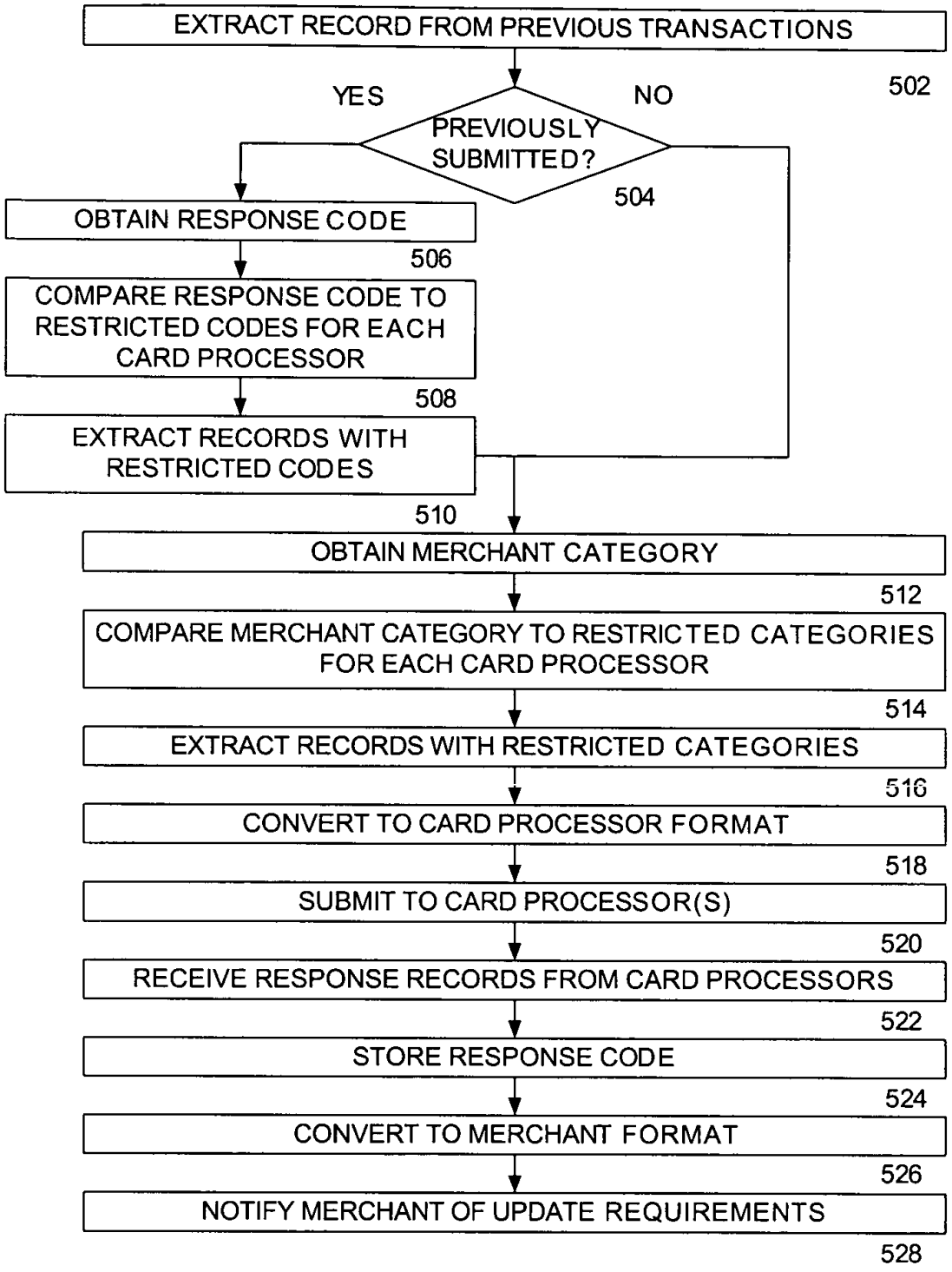
EXTRACT RECORD FROM PREVIOUS TRANSACTIONS
502
YES
NO
PREVIOUSLY SUBMITTED?
504
OBTAIN RESPONSE CODE
506
COMPARE RESPONSE CODE TO RESTRICTED CODES FOR EACH CARD PROCESSOR
508
EXTRACT RECORDS WITH RESTRICTED CODES
510
OBTAIN MERCHANT CATEGORY
512
COMPARE MERCHANT CATEGORY TO RESTRICTED CATEGORIES FOR EACH CARD PROCESSOR
514
EXTRACT RECORDS WITH RESTRICTED CATEGORIES
516
CONVERT TO CARD PROCESSOR FORMAT
518
SUBMIT TO CARD PROCESSOR(S)
520
RECEIVE RESPONSE RECORDS FROM CARD PROCESSORS
522
STORE RESPONSE CODE
524
CONVERT TO MERCHANT FORMAT
526
NOTIFY MERCHANT OF UPDATE REQUIREMENTS
528

FIGURE 5 500